

Information to identify the case:

Debtor 1	<u>Hilda A Natta</u>	Social Security number or ITIN	xxx-xx-4426
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-70314-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Hilda A Natta

6/25/20

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Hilda A Natta
 Debtor

Case No. 17-70314-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: culy
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 30

Date Rcvd: Jun 25, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 27, 2020.

db +Hilda A Natta, c/o Cheri Aiman, 628 Irwin Run Road, West Mifflin, PA 15122-1010
 cr +Nationstar Mortgage LLC, Robertson, Anschutz & Schneid, P.L., 6409 Congress Ave., Suite 100,
 Boca Raton, FL 33487, U.S.A 33487-2853
 cr +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
 14651957 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 14681753 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, LLC, ATTN: Bankruptcy Department,
 P.O. Box 619096, Dallas, TX 75261-9741)
 14407060 +Nationstar Mortgage, LLC, 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620
 14407061 +Prime Solutions, LLC, 520 Mendocino Avenue, Suite 330, Santa Rosa, CA 95401-5255
 15116320 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
 Highlands Ranch, Colorado 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 26 2020 03:47:58 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

14407051 EDI: BANKAMER.COM Jun 26 2020 07:28:00 Bank Of America, Po Box 982238,
 El Paso, TX 79998
 14407052 +EDI: CAPITALONE.COM Jun 26 2020 07:28:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 14660114 EDI: BL-BECKET.COM Jun 26 2020 07:28:00 Capital One, N.A., c/o Becket and Lee LLP,
 PO Box 3001, Malvern PA 19355-0701
 14407054 +EDI: WFNNB.COM Jun 26 2020 07:28:00 Comenity Capital/mprc, Po Box 182125,
 Columbus, OH 43218-2125
 14407055 +EDI: WFNNB.COM Jun 26 2020 07:28:00 Comenitycapital/bosco, Comenity Bank,
 Po Box 182125, Columbus, OH 43218-2125
 14407056 +E-mail/Text: gapcollections@atlanticbb.net Jun 26 2020 03:48:29 G A P Federal Credit U,
 111 Franklin St Rm 224, Johnstown, PA 15901-1876
 14407057 +E-mail/Text: gapcollections@atlanticbb.net Jun 26 2020 03:48:29 GAP FCU, 194 Donald Lane,
 Suite #3, Johnstown, PA 15904-2840
 14407053 EDI: JPMORGANCHASE Jun 26 2020 07:28:00 Chase Card, Attn: Correspondence Dept,
 Po Box 15298, Wilmington, DE 19850
 14407058 +E-mail/Text: bncnotices@becket-lee.com Jun 26 2020 03:47:36 Kohls/Capital One,
 Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
 14678647 E-mail/PDF: resurgentbknofifications@resurgent.com Jun 26 2020 03:50:07
 LVNV Funding, LLC its successors and assigns as, assignee of SALLIE MAE BANK,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 14745463 E-mail/PDF: resurgentbknofifications@resurgent.com Jun 26 2020 03:50:41
 LVNV Funding, LLC its successors and assigns as, PO Box 10587,
 Greenville, SC 29603-0587
 14407059 +E-mail/Text: bk@lendingclub.com Jun 26 2020 03:48:33 Lending Club Corp, 71 Stevenson St,
 Suite 300, San Francisco, CA 94105-2985
 14672948 +EDI: MID8.COM Jun 26 2020 07:28:00 MIDLAND FUNDING LLC, PO BOX 2011,
 WARREN, MI 48090-2011
 14408041 +EDI: PRA.COM Jun 26 2020 07:28:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14644246 EDI: Q3G.COM Jun 26 2020 07:28:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
 PO Box 788, Kirkland, WA 98083-0788
 14407062 +EDI: RMSC.COM Jun 26 2020 07:28:00 Synch/wolf Furniture, Po Box 965064,
 Orlando, FL 32896-5064
 14680077 +EDI: RMSC.COM Jun 26 2020 07:28:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
 PO Box 41021, Norfolk VA 23541-1021
 14407063 +EDI: RMSC.COM Jun 26 2020 07:28:00 Synchrony Bank/Sams, Po Box 965060,
 Orlando, FL 32896-5060
 14407064 +EDI: RMSC.COM Jun 26 2020 07:28:00 Synchrony Bank/Walmart, Attn: Bankruptcy,
 Po Box 956060, Orlando, FL 32896-0001
 14756123 +EDI: WFFC.COM Jun 26 2020 07:28:00 Wells Fargo Bank, N.A., Attn: Payment Processing,
 MAC #X2302-04C, One Home Campus, Des Moines, IA 50328-0001
 14882969 +EDI: WFFC.COM Jun 26 2020 07:28:00 Wells Fargo Bank, N.A., 1 Home Campus,
 Attention: Payment Processing, MAC #X2302-04C, Des Moines IA 50328-0001

TOTAL: 22

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr NATIONSTAR MORTGAGE LLC
 cr Wells Fargo Bank, N.A.
 cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 2, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-7

User: culy
Form ID: 3180W

Page 2 of 2
Total Noticed: 30

Date Rcvd: Jun 25, 2020

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 27, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 25, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com
Karina Velter on behalf of Creditor Wells Fargo Bank, N.A. amps@manleydeas.com
Kenneth P. Seitz on behalf of Debtor Hilda A Natta thedebterasers@aol.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 5